

Information to identify the case:

Debtor 1 **Clair E Kelly**
First Name Middle Name Last Name
Debtor 2 **Brenda S Kelly**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court
WESTERN DISTRICT OF PENNSYLVANIA
Case number: **16-70837-JAD**

Social Security number or ITIN **xxx-xx-7918**
EIN **-----**
Social Security number or ITIN **xxx-xx-2069**
EIN **-----**
Date case filed for chapter **13 12/14/16**

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Clair E Kelly	Brenda S Kelly
2. All other names used in the last 8 years		
3. Address	233 Hillcrest Street Northern Cambria, PA 15714	233 Hillcrest Street Northern Cambria, PA 15714
4. Debtor's attorney Name and address	Kenneth P. Seitz Law Offices of Kenny P. Seitz P.O. Box 211 Ligonier, PA 15658	Contact phone 814-536-7470
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566
6. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 1/3/17

The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.

For more information, see page 2

7. Meeting of creditors	February 17, 2017 at 10:00 AM	Location: Comfort Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904
Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting		
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 4/18/17
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p>		
<p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.</p> <p>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
9. Filing of plan	Deadline to object to exemptions:	Filing deadline: 30 days after the conclusion of the meeting of creditors
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>The debtor has filed a plan, a copy of which is enclosed. An initial hearing on confirmation of the plan will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors. Objections to the plan must be filed 7 days prior to the first date set for the meeting of creditors. Objections to holding the initial confirmation hearing immediately following the meeting of creditors must be filed 14 days prior to the first date set for the meeting of creditors. Any party filing an objection to the plan and/or the holding of an initial confirmation hearing immediately following the meeting of creditors must appear in person at the meeting of creditors.</p> <p>Any continuance will be announced at the initial hearing. No other notice will be given. Parties must check the docket to ascertain the continued hearing date, time and location. Debtors and their counsel must attend.</p> <p>The hearing on confirmation will be held on: 2/17/17 at 10:00 AM, Location: Comfort Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904</p>		
10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
11. Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing.</p>	
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
13. Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Clair E Kelly
 Brenda S Kelly
 Debtors

Case No. 16-70837-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: mgut
 Form ID: 309I

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Jan 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2017.

db/jdb +Clair E Kelly, Brenda S Kelly, 233 Hillcrest Street, Northern Cambria, PA 15714-1508
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 tr +Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 14336075 Bank of America, P.O. Box 31785, Tampa, FL 33631-3785
 14336076 +Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
 14336078 CBCS, P.O. Box 2724, Columbus, OH 43216-2724
 14336077 +Cambria Somerset Radiology, 239 Main Street, Suite 400, Johnstown, PA 15901-1640
 14336079 Cnb Bank, Market & Second, Clearfield, PA 16830
 14336080 Cnty Ntl Bk, Market & Second, Clearfield, PA 16830
 14336082 +First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89434-6695
 14336083 +Fnb Omaha, P.o. Box 3412, Omaha, NE 68197-0001
 14336084 +Ginny's Inc, 1112 7th Ave, Monroe, WI 53566-1364
 14336085 Hugill Sanitation, Inc., 779 Front Street, Mahaffey, PA 15757-8909
 14336086 +J.P. Harris Associates, LLC, P.O. Box 226, Mechanicsburg, PA 17055-0226
 14336089 +Miners Hospital Emergency Physician Group, P.O. Box 644560, Pittsburgh, PA 15264-8500
 14336090 +Miners Medical Center, P.O. Box 643928, Pittsburgh, PA 15264-3928
 14336091 +Monarch Recovery Management, Inc., 10965 Decatur Road, Philadelphia, PA 19154-3210
 14336092 +OneMain Financial, 3133 New Germany Road, Suite 69, Ebensburg, PA 15931-4348
 14336093 +Penelec, P.O. Box 3687, Akron, OH 44309-3687
 14336094 +Physiotherapy Corporation PP, P.O. Box 824181, Philadelphia, PA 19182-4181
 14336096 +Sheetz, 5700 Sixth Avenue, Altoona, PA 16602-1199
 14338100 Sterling Jewelers Inc., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730
 14336099 +Through The Country Do, 1112 7th Ave, Monroe, WI 53566-1364
 14336100 +Transworld Systems INC, 802 E. Maraintown Road Ste 201, North Augusta, SC 29841-5352
 14336102 +West Branch Sewer Authority, 901 Maple Avenue, Suite 2, Northern Cambria, PA 15714-1331

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: thedebterasers@aol.com Jan 04 2017 01:46:19 Kenneth P. Seitz,
 Law Offices of Kenny P. Seitz, P.O. Box 211, Ligonier, PA 15658
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 04 2017 01:46:36 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jan 04 2017 01:46:48
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14336073 +E-mail/Text: amscbankruptcy@adt.com Jan 04 2017 01:47:08 ADT Security Services,
 P.O. Box 371490, Pittsburgh, PA 15250-7490
 14336074 +E-mail/Text: assignedrisk@ameriserv.com Jan 04 2017 01:47:00 Ameriserv Financial Bank,
 P.O. Box 520, Johnstown, PA 15907-0520
 14336081 EDI: ESSL.COM Jan 04 2017 01:38:00 Dish Network, P.O. Box 7203, Pasadena, CA 91109-7303
 14336087 +E-mail/Text: ebnsterling@weltman.com Jan 04 2017 01:46:31 Kay Jewelers, 375 Ghent Rd,
 Fairlawn, OH 44333-4600
 14336088 +EDI: MERRICKBANK.COM Jan 04 2017 01:38:00 Merrick Bank, Pob 1500, Draper, UT 84020-1500
 14336095 +EDI: SEARS.COM Jan 04 2017 01:38:00 Sears Credit Cards, P.O. Box 183082,
 Columbus, OH 43218-3082
 14336098 +EDI: RMSC.COM Jan 04 2017 01:38:00 Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
 14336101 +EDI: RMSC.COM Jan 04 2017 01:38:00 Walmart/Synchrony Bank, P.O. Box 530927,
 Atlanta, GA 30353-0927

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr BANK OF AMERICA, N.A.
 14336097 Susquehanna School District of N. Camb

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-7

User: mgut
Form ID: 309I

Page 2 of 2
Total Noticed: 36

Date Rcvd: Jan 03, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com
Kenneth P. Seitz on behalf of Joint Debtor Brenda S Kelly thedebterasers@aol.com
Kenneth P. Seitz on behalf of Debtor Clair E Kelly thedebterasers@aol.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmevf@chapter13trusteewdpa.com

TOTAL: 5